

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL A LESSENTINE  
JANET M LESSENTINE  
Debtor(s)

Case No. 09-33920

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2009.
- 2) The plan was confirmed on 11/19/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/23/2010, 02/29/2012, 10/29/2012.
- 5) The case was converted on 06/06/2013.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,205.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$20,205.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,644.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$882.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,526.64**

Attorney fees paid and disclosed by debtor: \$856.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST BOLINGBROOK MED CT	Unsecured	3,965.72	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	1,016.00	NA	NA	0.00	0.00
ASSOCIATED BANK	Unsecured	5,000.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	12,000.95	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,475.00	4,477.11	4,477.11	487.30	0.00
CHASE HOME FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CITIMORTGAGE INC	Secured	20,000.00	9,410.30	9,410.30	9,410.30	0.00
CITIMORTGAGE INC	Secured	0.00	0.00	0.00	0.00	0.00
DISCOVER BANK	Unsecured	10,842.00	10,842.77	10,842.77	1,180.16	0.00
DISCOVER BANK	Unsecured	7,639.00	7,639.28	7,639.28	831.48	0.00
DUPAGE PATHOLOGY ASSOC	Unsecured	90.90	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,122.00	1,121.92	1,121.92	122.11	0.00
FFCC COLUMBUS INC	Unsecured	409.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	2,789.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	0.00	0.00	0.00	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	866.00	866.02	866.02	94.26	0.00
MEDICAL BUSINESS BUREAU	Unsecured	493.00	NA	NA	0.00	0.00
MENARDS	Unsecured	550.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	93.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	8,195.00	8,227.15	8,227.15	895.47	0.00
MIDLAND CREDIT MGMT	Unsecured	952.00	1,030.55	1,030.55	112.17	0.00
MUTUAL HOSPITAL SERVICES	Unsecured	137.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	117.00	NA	NA	0.00	0.00
OPTIMIZE FINANCIAL LLC	Unsecured	6,990.66	7,296.76	7,296.76	794.20	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,363.00	4,363.48	4,363.48	474.93	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,159.00	3,173.50	3,173.50	345.42	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	2,465.00	2,477.74	2,477.74	269.68	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	595.00	595.78	595.78	64.85	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,703.00	1,703.78	1,703.78	185.45	0.00
RESPIRATORY CONSULTANTS SC	Unsecured	548.00	NA	NA	0.00	0.00
SANJAY THAKKAR MD	Unsecured	190.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	203.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	1,229.00	1,228.57	1,228.57	133.72	0.00
WELLS FARGO	Unsecured	158.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	967.00	NA	NA	0.00	0.00
WORLDWIDE ASSET PURCHASING II	Unsecured	10,000.00	11,731.24	11,731.24	1,276.86	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,410.30	\$9,410.30	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,410.30</b>	<b>\$9,410.30</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$66,775.65</b>	<b>\$7,268.06</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,526.64</u>
Disbursements to Creditors	<u>\$16,678.36</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$20,205.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/25/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.